

United States Bankruptcy Court
Northern District of Ohio

In re:
Stephen Dacey Gorman
Martha Angela Gorman
Debtors

Case No. 25-11879-skk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1
Date Rcvd: May 07, 2025

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2025:

Recip ID	Recipient Name and Address
db/db	+ Stephen Dacey Gorman, Martha Angela Gorman, 2014 Keystone Road, Parma, OH 44134-3017
28163315	+ Capital Recovery Corp., PO Box 4100, Canton, GA 30114-0217
28163318	+ Credit One Bank, c/o LVNV Funding, Po Box 10466, Cleveland, OH 44110-0466
28163324	+ Irhythm Technologies Inc., Dept CH 19717, Palatine, IL 60055-0001
28163327	+ Lifestance Health, PO Box 675136, Detroit, MI 48267-5136
28163329	+ Medcredit, Inc., PO Box 505600, Saint Louis, MO 63150-5600
28163331	+ Midland Credit Management, Inc., 3033 Campus Drive, Ste. 250, Minneapolis, MN 55441-2685
28163338	+ Southwest General, PO Box 630076, Cincinnati, OH 45263-0076
28163339	+ Southwest General Hlth Center, 18697 Bagley Road, Middleburg Heights, OH 44130-3497
28163343	+ University Hospital Urgent Care, PO Box 440219, Nashville, TN 37244-0219

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jesse@knevellpa.com	May 07 2025 20:46:00	Jesse Mark Knevel, 5363 Ridge Road, Parma, OH 44129
tr	EDI: QDOSIMON.COM	May 08 2025 00:42:00	David O. Simon, Trustee, 3659 Green Road, Suite 106, Cleveland, OH 44122-5715
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	May 07 2025 20:46:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
28163342	Email/Text: akron_patient_services@teamhealth.com	May 07 2025 20:46:00	TeamHealth, 3585 Ridge Park Drive, Akron, OH 44333
28163311	+ EDI: GMACFS.COM	May 08 2025 00:42:00	Ally Financial Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
28163313	+ EDI: PRA.COM	May 08 2025 00:42:00	Capital One, c/o Portfolio Recovery Associates, 140 Corporate Blvd, Norfolk, VA 23502-4952
28163312	EDI: CAPITALONE.COM	May 08 2025 00:42:00	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
28163316	+ Email/Text: bankruptcies@ccf.org	May 07 2025 20:46:00	Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410
28163317	Email/PDF: creditonebknofications@resurgent.com	May 07 2025 20:54:34	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
28163319	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		

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Page 2 of 3
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		May 07 2025 20:46:00	Dept Of Education/nelnet, Po Box 82561, Lincoln, NE 68501-2561
28163320	+ EDI: AMINFOFP.COM		
		May 08 2025 00:42:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
28163323	EDI: IRS.COM		
		May 08 2025 00:42:00	Internal Revenue Service, Atty General of the United States, U.S. Department of Justice Tax Divi, P.O. Box 55, Ben Franklin Station, Washington, DC 20044
28163325	+ Email/Text: SMail@jblc.com		
		May 07 2025 20:46:00	Javitch Blcok LLC, 1100 Superior Avenue, 19th Floor, Cleveland, OH 44114-2521
28163328	+ Email/PDF: resurgentbknotifications@resurgent.com		
		May 07 2025 20:54:38	LVNV Funding, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
28163330	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 07 2025 20:46:00	Midland Credit, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
28163333	Email/Text: Bankruptcy.notices@tax.state.oh.us		
		May 07 2025 20:47:00	Ohio Department of Taxation, c/o Attorney General, Collection Enforcement - Bankruptcy, 30 East Broad St., 14th Floor, Columbus, OH 43215
28163332	Email/Text: Bankruptcy.notices@tax.state.oh.us		
		May 07 2025 20:47:00	Ohio Department of Taxation, P.O. Box 182401, Columbus, OH 43218-2401
28163334	+ Email/Text: Bankruptcy.notices@tax.state.oh.us		
		May 07 2025 20:47:00	Ohio Dept of Taxation, Attn: Bankruptcy Division, P.O. Box 530, Columbus, OH 43216-0530
28163335	+ EDI: AGFINANCE.COM		
		May 08 2025 00:42:00	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
28163336	Email/Text: Bankruptcy.Notices@pnc.com		
		May 07 2025 20:46:00	PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222
28163337	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		
		May 07 2025 21:04:56	Regional Acceptance Company, Attn: Bankruptcy, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
28163340	+ Email/PDF: HCABKNotifications@resurgent.com		
		May 07 2025 20:54:45	Southwest General Hospital, PO Box 740760, Cincinnati, OH 45274-0760
28163341	^ MEBN		
		May 07 2025 20:43:56	Sunbit Financial, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024-4109
28163344	Email/Text: bknotice@upgrade.com		
		May 07 2025 20:46:00	Upgrade, 275 Battery Street, 23rd floor, San Francisco, CA 94111
28163345	+ EDI: LCIUPSTART		
		May 08 2025 00:42:00	Upstart, PO Box 1503, San Carlos, CA 94070-7503
28163346	Email/Text: dispute@velocityrecoveries.com		
		May 07 2025 20:46:00	Velocity Investments, LLC, 1800 Route 34n, Suite 305, Wall, NJ 07719

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
28163322	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
28163321	*+	Internal Revenue Service, Insolvency Group 6, 1240 East Ninth Street, Room 493, Cleveland, OH 44199-9941
28163326	*+	Javitch Blcok LLC, 1100 Superior Avenue, 19th Floor, Cleveland, OH 44114-2521
28163347	*P++	VELOCITY PORTFOLIO GROUP INC, 1800 RT 34 NORTH, BLDG 3 SUITE 305, WALL NJ 07719-9146, address filed with court., Velocity Investments, LLC, 1800 Route 34n, Suite 305, Wall, NJ 07719
28163348	*P++	VELOCITY PORTFOLIO GROUP INC, 1800 RT 34 NORTH, BLDG 3 SUITE 305, WALL NJ 07719-9146, address filed with court., Velocity Investments, LLC, 1800 Route 34n, Suite 305, Wall, NJ 07719
28163314	##+	Capital One Bank, 471 East Broad Street, 12th Fl., Columbus, OH 43215-3806

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2025 at the address(es) listed below:

Name	Email Address
David O. Simon, Trustee	david@simonlpa.com dosimon@ecf.axosfs.com
Jesse Mark Knevel	on behalf of Debtor Martha Angela Gorman jesse@knevellpa.com kneveljr86520@notify.bestcase.com
Jesse Mark Knevel	on behalf of Debtor Stephen Dacey Gorman jesse@knevellpa.com kneveljr86520@notify.bestcase.com

TOTAL: 3

Information to identify the case:

Debtor 1: Stephen Dacey Gorman Social Security number or ITIN: xxx-xx-8689
 First Name Middle Name Last Name EIN: --_-----

Debtor 2: Martha Angela Gorman Social Security number or ITIN: xxx-xx-7233
 (Spouse, if filing) First Name Middle Name Last Name EIN: --_-----

United States Bankruptcy Court: Northern District of Ohio Date case filed for chapter: 7 5/5/25

Case number: 25-11879-skk

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephen Dacey Gorman	Martha Angela Gorman
2. All other names used in the last 8 years		
3. Address	2014 Keystone Road Parma, OH 44134	2014 Keystone Road Parma, OH 44134
4. Debtor's attorney Name and address	Jesse Mark Knevel 5363 Ridge Road Parma, OH 44129	Contact phone (440) 340-5999 Email: jesse@knevellpa.com
5. Bankruptcy trustee Name and address	David O. Simon, Trustee 3659 Green Road Suite 106 Cleveland, OH 44122-5715	Contact phone (216) 621-6201 Email: david@simonlpa.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page 1

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open: 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 5/7/25
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 13, 2025 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location: Zoom video meeting. Go to Zoom.us/join, Click on JOIN or call: 1-216-250-4241., Enter Meeting ID: 904 196 9103, and Passcode: 7195557937 For additional meeting information, go to https://www.justice.gov/ust/moc .
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/12/25 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	